Fill in this information to identify the case:

Debtor 1 Adrian Maurice Rowe

Debtor 2 (Spouse, if filing) ______

United States Bankruptcy Court for the : Southern **District of** New York (State)

Case number 23-22964-cgm

Official Form 410S1

Notice of Mortgage Payment Change

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

Name of creditor: Lakeview Loan Servicing, LLC

Court claim no. (if known): 10

Last four digits of any number you use to identify the debtor's account: XXXXXX6977

Date of payment change: Must be at least 21 days after date of this notice: 4/1/2024

New total payment: Principal, interest, and escrow, if any: $2,265.37

Part 1: Escrow Account Payment Adjustment

1. **Will there be a change in the debtor's escrow account payment?**

☐ No
☒ Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why: ______

Current escrow payment: $ 926.93 **New escrow payment :** $ 944.39

Part 2: Mortgage Payment Adjustment

2. **Will the debtor's principal and interest payment change based on an adjustment to the interest rate in the debtor's variable-rate account?**

☒ No
☐ Yes Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why: ______

Current interest rate: % **New interest rate:** %

Current principal and interest payment: $ ______ **New principal and interest payment:** $ ______

Part 3: Other Payment Change

3. **Will there be a change in the debtor's mortgage payment for a reason not listed above?**

☒ No
☐ Yes. Attach a copy of any documents describing the basis for the change, such as repayment plan or loan modification agreement. *(Court approval may be required before the payment change can take effect.)*

Reason for change: ______

Current mortgage payment: $ ______ **New mortgage payment:** $ ______

Debtor 1 **Adrian Maurice Rowe**
First Name Middle Name Last Name

Case number *(if known)* 23-22964-cgm

Part 4: Sign Here

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box.

☐ I am the creditor.

☒ I am the creditor's authorized agent

I declare under penalty of perjury that the information provided in this Notice is true and correct to the best of my knowledge, information, and reasonable belief.

X */s/A. Michelle Hart Ippoliti*
Signature

Date 03/07/2024

Print: A. Michelle (First Name) (Middle Name) Hart Ippoliti (Last Name)

Title Authorized Agent for Creditor

Company McCalla Raymer Leibert Pierce, LLC

Address 1544 Old Alabama Road
Number Street
Roswell (City) GA (State) 30076 (ZIP Code)

Contact phone 678-281-6537

Email Michelle.HartIppoliti@mccalla.com

"This notice of payment change is being filed in the interest of completeness in the court record. In order to comply in good faith with FRBP 3002.1(b), and to compensate the Debtor for the missed filed Payment Change Notice, the Debtor shall receive the benefit of the decrease and any differences in payments submitted shall be credited towards debtor's payoff. Upon the new effective date debtor or the estate shall be solely responsible for the entire new payment amount until further adjustment"

In Re:	Bankruptcy Case No.:	23-22964-cgm
	Chapter:	13
Adrian Maurice Rowe	Judge:	Cecelia G. Morris

CERTIFICATE OF SERVICE

I, A. Michelle Hart Ippoliti, of McCalla Raymer Leibert Pierce, LLC, 1544 Old Alabama Road, Roswell, GA 30076, certify:

That I am, and at all times hereinafter mentioned, was more than 18 years of age;

That on the date below, I caused a copy of the within NOTICE OF MORTGAGE PAYMENT CHANGE to be filed and served in this bankruptcy matter on the following parties at the addresses shown, by regular United States Mail, with proper postage affixed, unless another manner of service is expressly indicated:

Adrian Maurice Rowe
75 Lackawanna Tr
Suffern, NY 10901

Scott J. Goldstein *(Served via ECF at sjg@sgoldsteinlaw.com)*
Law Offices of Wenarsky and Goldstein, LLC
410 Route 10 West
Ste 214
Ledgewood, NJ 07852

Thomas C. Frost, Trustee (*Served via ECF at info@FrostSDNY13.com)*
Chapter 13 Standing Trustee
399 Knollwood Rd, Suite 102
White Plains, NY 10603

United States Trustee (*Served via ECF Notification)*
Office of the United States Trustee - NY
Alexander Hamilton Custom House
One Bowling Green, Room 534
New York, NY 10004-1408

I CERTIFY UNDER PENALTY OF PERJURY THAT THE FOREGOING IS TRUE AND CORRECT.

Executed on: 03/11/2024 By: */s/A. Michelle Hart Ippoliti*
(date) A. Michelle Hart Ippoliti
Authorized Agent for Creditor

M&T Bank

Annual Escrow Account Disclosure Statement

P.O. Box 619063, Dallas, TX 75261-9063
DO NOT SEND MAIL TO THIS ADDRESS.

[redacted]

ADRIAN ROWE
75 LACKAWANNA TRL
MONTEBELLO NY 10901-4922

Please review – important changes to your mortgage loan payment.

Loan Number: [redacted]

Property Address:
75 Lackawanna Trail
Montebello, NY 10901

Statement Date: 02/14/2024

New Payment Effective Date: 04/01/2024

Dear Adrian Rowe,

Your relationship is important to us and we appreciate the opportunity to service your home financing needs. This statement provides details on your escrow account history, as well as our projections for your property tax and homeowner's insurance obligations for the next 12 months.

Based on our review, there is a shortage of funds in your escrow account, which was caused by changes in your taxes, insurance or escrow deposits. **Your mortgage payment is changing — please see details below.**

CHOOSE YOUR MORTGAGE PAYMENT OPTION:		Option 1 Pay your escrow shortage of $149.46 in full now.	Option 2 Spread your escrow shortage of $149.46 over the next 12 payments.
Payment Information	**Current Monthly Payment**	**New Monthly Payment beginning on 04/01/2024**	**New Monthly Payment beginning on 04/01/2024**
Principal & Interest:	$1,320.98	$1,320.98	$1,320.98
Escrow Payment:	$926.93	$931.93	$931.93
Escrow Shortage:	$0.00	$0.00	$12.46
Total Payment:	**$2,247.91**	**$2,252.91**	**$2,265.37**

[redacted]

To help you better understand your statement, as well as escrow accounts in general, please review the enclosed "Helpful Information" page or visit mtb.com/escrow-faqs. If you have any other questions, please call us at 1-800-411-7627, Monday-Friday, 8:30am-9:00pm ET, or write to us at M&T Bank, P.O. Box 1288, Buffalo, NY 14240.

Thank you for being our customer. We take great pride in being your mortgage partner.

Quick and easy payment options: ONLINE at mtb.com | CALL 1-800-411-7627 | STOP BY any M&T branch

INTERNET REPRINT

M&T Bank

SHORTAGE PAYMENT SLIP

If you'd like to pay your shortage in full, please submit this payment slip with your check to the address below or use one of the quick and easy payment options listed above. The funds will be applied immediately, however your mortgage statement will not reflect changes until the analysis effective date.

M&T BANK
PO BOX 64787
BALTIMORE MD 21264-4787

Borrower(s):
ADRIAN ROWE

Loan Numbe[redacted]

Payment Amount Due: $149.46

M&T Bank

YOUR ACCOUNT HISTORY

Below are the previous escrow projections (including anticipated escrow activity that may occur before your New Payment Effective Date listed on page 1) and the actual escrow activity to date. Comparing the two can determine where a difference may have occurred.

Activity Summary

Month & Year	Projected Payment to Escrow	Actual Payment to Escrow	Description	Projected Disbursement	Actual Disbursement	Projected Balance	Actual Balance
			Beginning Balance			**$3,854.59**	**$3,737.00**
Jan 2024	$926.93	$914.89 *	Risk Bsd FHA	$169.79	$169.79	$4,611.73	$4,482.10
Jan 2024			County Tax	$2,819.29	$2,932.55 *	$1,792.44	$1,549.55
Jan 2024			City/Village	$278.16	$284.49 *	$1,514.28	$1,265.06
Feb 2024	$926.93	$926.93	Risk Bsd FHA	$169.79	*	$2,271.42	$2,191.99
Feb 2024			Risk Bsd FHA		$164.82 *	$2,271.42	$2,027.17
Mar 2024	$926.93	$926.93	Risk Bsd FHA	$169.79	$164.82 *	$3,028.56	$2,789.28

The total amount of escrow payments received during this period was $2,768.75 and the total escrow disbursements were $3,716.47.

*Indicates a difference from a previous estimate either in the date or the amount of the deposit/disbursement.

Borrower Paid Mortgage Insurance Premium: Your mortgage loan requires a borrower paid mortgage insurance premium ("MIP"). MIP is insurance from the Federal Housing Administration ("FHA") that protects lenders against loss in the event a borrower defaults on a mortgage.

Effective for all loans closed on or after January 1, 2001, FHA annual MIP will be automatically cancelled under the following conditions:
Loans with FHA case numbers assigned before June 3, 2013:

- Mortgage loan terms greater than 15 years: the annual MIP will be cancelled when the loan to value ratio reaches 78%, provided the mortgagor has paid the annual mortgage insurance premium for at least five years.
- Mortgage loan terms less than or equal to 15 years with a loan to value ratio greater than 78%: the annual MIP will be cancelled when the loan to value ratio reaches 78%.

FHA will determine when you have reached the 78% loan to value ratio based on the lower of the sales price or appraised value at origination. New appraised values will not be considered. Cancellation of the annual mortgage insurance premium will normally be based on the scheduled amortization of the loan. However, in cases where additional payments have been applied to the loan balance as a prepayment, cancellation can be based on the actual amortization of the loan. If you have prepaid and believe you have met the requirements for cancelling the FHA insurance, please send a written request to us at P.O. Box 1288, Buffalo, NY 14240.

Loans with FHA case numbers assigned on or after June 3, 2013:

- Mortgage loan terms greater than 15 years with loan to value ratio greater than 90%: duration of the annual MIP is the loan term.
- Mortgage loan terms greater than 15 years with loan to value ratio less than or equal to 90%: duration of the annual MIP is 11 years.
- Mortgage loan terms less than or equal to 15 years with loan to value ratio greater than 90%: duration of the annual MIP is the loan term.
- Mortgage loan terms less than or equal to 15 years with loan to value ratio less than or equal to 90%: duration of the annual MIP is 11 years.

M&T Bank is attempting to collect a debt and any information obtained will be used for that purpose. To the extent your original obligation was discharged, or is subject to an automatic stay of bankruptcy under Title 11 of the United States Code, this statement is for compliance and/or informational purposes only and does not constitute an attempt to collect a debt or to impose personal liability for such obligation. However, M&T Bank retains rights under its security instrument, including the right to foreclose its lien.

M&T Bank

Annual Escrow Account Disclosure Statement

ADRIAN ROWE

Loan Nu[redacted]

Statement Date: 02/14/24

[redacted]

PROJECTED ESCROW PAYMENTS OVER THE NEXT 12 MONTHS

Anticipated Annual Disbursements

Mortgage Ins:	$1,977.84
Hazard Ins:	$744.27
Taxes:	$5,243.95
County Tax:	$2,932.55
City Tax:	$284.49
Total:	$11,183.10

As allowed by federal law (RESPA), our projections include an escrow reserve (or cushion) equal to two monthly escrow payments (excluding MIP/PMI), unless state law specifies a lower amount.

Projected Escrow Balance Summary

M&T Bank expects to pay $11,183.10 over the next 12 months.

Here's how to calculate your new monthly escrow payment:

Total taxes and insurance:	$11,183.10
Divided by 12 monthly payments:	$931.93
***New Monthly Escrow Payment:**	**$931.93**

Anticipated Activity Summary

Projections for the coming year: The following summary shows anticipated activity in your escrow account for the next 12 months, which was used to calculate your payment above.

Month & Year	*Monthly Escrow Payment	Amount Scheduled to be Paid	Description	Projection Based on Current Balance	Projection Based on Required Balance
			Beginning Balance	**$2,789.28**	**$3,068.37**
Apr 2024	$931.93	$164.82	Risk Bsd FHA	$3,556.39	$3,835.48
Apr 2024		$744.27	Hazard Ins	$2,812.12	$3,091.21
May 2024	$931.93	$164.82	Risk Bsd FHA	$3,579.23	$3,858.32
Jun 2024	$931.93	$164.82	Risk Bsd FHA	$4,346.34	$4,625.43
Jul 2024	$931.93	$164.82	Risk Bsd FHA	$5,113.45	$5,392.54
Aug 2024	$931.93	$164.82	Risk Bsd FHA	$5,880.56	$6,159.65
Sep 2024	$931.93	$164.82	Risk Bsd FHA	$6,647.67	$6,926.76
Sep 2024		$5,243.95	School Tax	$1,403.72	$1,682.81
Oct 2024	$931.93	$164.82	Risk Bsd FHA	$2,170.83	$2,449.92
Nov 2024	$931.93	$164.82	Risk Bsd FHA	$2,937.94	$3,217.03
Dec 2024	$931.93	$164.82	Risk Bsd FHA	$3,705.05	$3,984.14
Jan 2025	$931.93	$164.82	Risk Bsd FHA	$4,472.16	$4,751.25
Jan 2025		$2,932.55	County Tax	$1,539.61	$1,818.70
Jan 2025		**$284.49**	**City/Village**	**$1,255.12**	**$1,534.21**
Feb 2025	$931.93	$164.82	Risk Bsd FHA	$2,022.23	$2,301.32
Mar 2025	$931.93	$164.82	Risk Bsd FHA	$2,789.34	$3,068.43

Escrow Requirements, New Mortgage Payment and Anticipated Annual Disbursements:

Projected Beginning Balance	$2,789.28
- Required Minimum Balance	$3,068.37
Shortage Amount	**$149.46**

Your lowest monthly escrow balance for the next 12 months should reach $1,534.21, which equals a total of two months' escrow payments. To reach this balance, your required escrow amount after your Mar 2024 payment should be $3,068.37, whereas your actual escrow balance is $2,789.28. The difference, $149.46, represents the amount needed in your escrow account and will be spread over the next 12 payments unless this amount is paid in full.

**This has been adjusted for the bankruptcy proof of claim.

REPRESENTATION OF PRINTED DOCUMENT
[redacted]

M&T Bank

Annual Escrow Account Disclosure Statement

Each year we will project escrow account activity for the next twelve months based upon the best information available. However, these will only be estimates, and even slight differences can affect the preciseness of our projected escrow activity.

M&T Bank is required to provide the following information regarding your escrow account.

(1) We are obligated to make all property tax and insurance (if applicable) payments in a timely manner and we are responsible for any penalties or interest for bills not paid on time.
(2) We are obligated to collect 1/12th of taxes and insurance (if applicable) as a monthly escrow payment, unless there is a surplus or shortage on the account, in which case a greater or lesser amount may be required.
(3) We must deposit the escrow funds in a banking institution whose deposits are insured by a federal agency.
(4) We cannot charge any fees for maintenance of the account, including our providing an annual escrow analysis statement for the preceding 12-month period.

Equal Housing Lender. ©2022 M&T Bank. Member FDIC. NMLS #381076 AMP 31 **ESC-ST** 220228 VF **mtb.com**
INTERNET REPRINT

Helpful information about your mortgage escrow disclosure statement.

To help you better understand your statement, as well as escrow accounts in general, answers to some of the most frequently asked questions are listed below.

Q Why am I getting this statement?

A Mortgage lenders are required by regulations to perform an annual review of your account and provide a hard copy statement for your records.

Q How does an escrow account work?

A A mortgage escrow account allows you to pay ongoing property tax and homeowner's insurance costs within your monthly mortgage payments. These additional funds accumulate in your escrow account, managed by M&T, and we pay property taxes, homeowner's insurance and any mortgage insurance on your behalf when they are due.

Q How is my escrow payment determined?

A To determine the appropriate funds are collected for the escrow portion of your payment, we use the following calculation:

12 months of anticipated escrow payments, accounting for any existing escrow balance
+ *escrow reserve*
÷ *12*

= *monthly escrow payment*

The escrow reserve (or escrow cushion) is the amount of money collected to cover any unanticipated increases in your real estate tax or insurance premium payment. It acts as a buffer and helps to prevent your escrow account from being overdrawn. An escrow reserve exists on your account unless your mortgage documents or state law applies and is generally a two-month escrow payment.

Q What causes escrow payments to change from year to year?

A Your escrow payment may increase for several reasons. The most common reasons are:

- Increases in your property taxes, insurance premiums, or your property's tax assessment
- Changes in your insurance carrier or your tax due date
- Fewer deposits to escrow than expected

Even though taxes or insurance may go down from the previous year, it doesn't mean escrow payments will also decrease. Analysis calculations for tax and/or insurance are based on last amount(s) paid, or where applicable, from the prior servicer or from closing documents. If you have received more recently updated information from your tax assessor, please forward it to eta@mtb.com.

TIP: Municipalities offer a few common tax exemptions for disability, homestead, senior and veteran status. Check with your local tax office to see if you are eligible for these, or any other exemptions.

Q If there is an escrow shortage, what do I need to do?

A You are not required to pay the escrow shortage in full.

If you do not want to submit the full shortage amount, the escrow shortage will be spread equally over 12 months of payments and your new payment will be higher for the coming year.

If you choose to submit the full shortage amount (partial payments are not permitted), you have two payment options:

- **Online:** Log in to your M&T Online or Mobile Banking account, select your mortgage account and click the "View My Mortgage Info" button. At the top left of the next screen, select "Make A Payment." Your mortgage loan must be current to use this option.
- **By Mail:** Send a check, made payable to M&T Bank with "escrow shortage payment" and the loan number noted on the memo line, to: M&T Bank, Escrow Department, P.O. Box 64787, Baltimore, MD 21264-4787. If you are paying your escrow shortage, the funds will be applied immediately, however your mortgage statement may not reflect changes until the analysis effective date.

PLEASE NOTE: Paying the full shortage amount will adjust your account resulting in the smallest possible increase in your monthly mortgage payment amount. It's important to keep in mind that any increase in your real estate tax amounts and/or insurance premium(s) may cause your payment amount to change even if you pay your shortage amount.

Q Why do I have an escrow overage (surplus of funds) in my account?

A An overage occurs if the current funds and future payments to your escrow account are estimated to exceed the anticipated tax and insurance payments for the next 12 months (escrow analysis period). An overage may occur if taxes or insurance premiums were lower than estimated. When the escrow analysis is completed, the overage amount may be sent to you as a refund check. If the surplus is less than $50, it will be credited to your payment.

Have additional questions? We're here to help.

Go to **mtb.com/escrow-faqs** for answers to other frequently asked questions.
Or call us at **1-800-411-7627** Monday – Friday, 8:30am – 9pm ET.

We appreciate your business. Thank you for giving us the opportunity to serve your financial needs.

M&T Bank

Equal Housing Lender. ©2022 M&T Bank. Member FDIC. NMLS #381076. AMP-31 **ESC** 220228 VF **mtb.com**